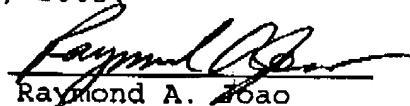


I hereby certify that this correspondence is being transmitted via facsimile transmission to Examining Group 3600 at 703-872-9326 on February 21, 2003.


Raymond A. Joao

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GROUP 3600

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 09/639,908
FILED : AUGUST 16, 2000
FOR : APPARATUS AND METHOD FOR PROVIDING FINANCIAL INFORMATION AND/OR INVESTMENT INFORMATION
EXAMINER : J. BERGIN
GROUP : 3624
CONF. NO. : 3583

Assistant Commissioner for Patents
Washington, D.C. 20231

RESPONSE TO RESTRICTION REQUIREMENT

Sir:

This is a Response to the Restriction Requirement, mailed February 11, 2003, in the above-identified application.

Pursuant to the Examiner's Restriction Requirement, Applicant hereby elects Species C, the apparatus for providing financial information and/or investment information, as claimed in independent claim 73, for prosecution on the merits. In this regard, in response to the above-identified Restriction Requirement, Applicant hereby elects to prosecute independent Claim 73 and Claims 74-82 which claims depend from independent Claim 73.

Entry of this Response to Restriction Requirement, and Applicant's election to prosecute Claims 73-82 which correspond to the elected Species C, is respectfully requested.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907

February 21, 2003
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FAX COVER SHEET

To: Examining Group 3600

From: Raymond A. Joao, Esq.

Date: February 21, 2003

Fax No.: 1-703-872-9326

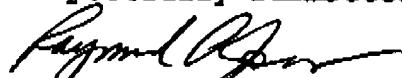
No. Pages: 3 (including cover)

Re: U.S. Patent Application Serial No. 09/639,908

TO WHOM IT MAY CONCERN:

Please find transmitted herewith a RESPONSE TO RESTRICTION REQUIREMENT for entry in the above-identified application.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907